

HEALTH INSURANCE PREMIUM PAYMENT PROGRAM

The Office of AIDS (OA) Health Insurance Premium Payment (OA-HIPP) Program pays health insurance premiums for eligible individuals living with HIV. This program is available to eligible individuals with health insurance who are at risk of losing it and to individuals currently without health insurance who would like to purchase health insurance. OA-HIPP is a cost effective way to provide access to lifesaving HIV-related care and treatment.

Individuals are eligible for OA-HIPP if they:

- Are enrolled in ADAP
- Have an HIV/AIDS diagnosis
- Are a California resident
- Are at least 18 years old
- Have an adjusted gross income not more than \$50,000
- Are NOT enrolled in Medicare or Full-Scope (Free) Medi-Cal
- Have a comprehensive health insurance plan with prescription drug benefits.

This program is not available to individuals whose insurance premiums are all or partially paid for by their employer.

What you should know:

OA-HIPP facilitates OA and National HIV/AIDS Strategy goals which are to: 1) reduce new HIV infections; 2) increase access to care and improve health outcomes; 3) reduce HIV-related health disparities; and 4) achieve a more coordinated response to the HIV epidemic.

Since the onset of health insurance coverage through Covered California on January 1, 2014, OA-HIPP has experienced a 63% increase in number of clients through June 2014. As of June 30, 2014, there were 913 OA-HIPP clients with health insurance coverage through Covered California and 1,095 OA-HIPP clients with health insurance coverage outside of Covered California.

Per federal law, individuals without health insurance coverage may have to pay a fee that will increase every year: from 1% of income (or \$95 per adult, whichever is higher) in 2014, 2% of income (or \$325 per adult) in 2015 and 2.5% of income (or \$695 per adult) in 2016. The fee will be paid when individuals file their taxes. For more information regarding potential fees, please call 800-300-1506.

Helpful resources:

- OA [Insurance Assistance Section](#) assists eligible HIV-positive Californian's with health coverage premium costs.
- OA [AIDS Drug Assistance Program \(ADAP\)](#) pays for all HIV-related prescription co-payments and deductibles for persons living with HIV/AIDS.
- [Covered California](#) open enrollment begins November 15, 2014 for coverage effective January 1, 2015.
- [Covered California qualifying events](#) may allow individuals to enroll in Covered California outside of open enrollment.

